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FEB 25 2002

**DECLARATION
and POWER OF ATTORNEY**

- ☒ ORIGINAL
☐ CONTINUATION
☐ DIVISIONAL

As a below named inventor, I declare that the information given herein is true, that I believe that I am the original, first and sole inventor if only one name is listed at 1 below, or a joint inventor if plural inventors are named below at 1-4, of the invention entitled:

INSURANCE RISK, PRICE, AND ENROLLMENT OPTIMIZER SYSTEM AND METHOD

Which is described and claimed in:

- ☐ the attached specification or
☒ the specification in application Serial No. 09/995,852 filed November 28, 2001
☐ as amended on

and for which a patent is sought, and that my residence, post office address and citizenship are as stated below next to my name.

I acknowledge my duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations §1.56(a).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

PRIOR FOREIGN APPLICATION(S)

COUNTRY	APPLICATION NUMBER	DATE OF FILING Month/Day/Year	PRIORITY CLAIMED UNDER 35 U.S.C. 119	
			Yes	No
			Yes	No

I hereby claim the benefit under title 35, United States Code, Section 119(e) of any United States provisional application(s) listed below

APPLICATION NO.	Date
60/287,537	APRIL 30, 2001

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION NO.	Filing Date	Status – (patented, pending, abandoned)
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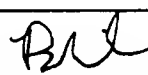
I hereby appoint

Paul N. Kokulis, Reg. No. 16773; Raymond F. Lippitt, Reg. No. 17519; G. Lloyd Knight, Reg. No. 17698; Kevin E. Joyce, Reg. No. 20508; George M. Sirilla, Reg. No. 18221; Donald J. Bird, Reg. No. 25323; Peter W. Gowdey, Reg. No. 25872; Dale S. Lazar, Reg. No. 28872; Paul E. White, Jr., Reg. No. 32011; Glenn J. Perry, Reg. No. 28458; G. Paul Edgell, Reg. No. 24238; Lynn E. Eccleston, Reg. No. 35861; Timothy J. Klima, Reg. No. 34852; David A. Jakopin, Reg. No. 32995; Mark G. Paulson, Reg. No. 30793; Stephen C. Glazier, Reg. No. 31361; Paul F. McQuade, Reg. No. 31542; Ruth N. Morduch, Reg. No. 31044; Richard H. Zaitlen, Reg. No. 27248; Roger R. Wise, Reg. No. 31204; Anita M. Kirkpatrick, Reg. No. 32617; Michael R. Dzwonczyk, Reg. No. 36787; Jack S. Baruffka, Reg. No. 37087; Adam R. Hess, Reg. No. 41835; Eric S. Chen, Reg. No. 43542; Charanjit Brahma, Reg. No. 46574; Keyvan Davoudian, Reg. No. 47520; James M. Wakely, Reg. No. 48597; Joel B. German, Reg. No. 48676; Nicole S. Bradley, Reg. No. 48718; my patent attorneys of PILLSBURY WINTHROP LLP, with offices located at 725 South Figueroa Street, Suite 2800, Los Angeles, California, 90017 telephone (213) 488-7100, and

Send correspondence to Richard H. Zaitlen PILLSBURY WINTHROP LLP, 725 South Figueroa Street, Suite 2800, Los Angeles, California, 90017, and direct telephone calls to Richard H. Zaitlen, (213) 488-7568.

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	Residence: NEW YORK NEW YORK (City) (State)	Citizenship: USA
	Post Office Address: 55 Bethune Street, #319, New York, New York 10014	

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

 SIGNATURE OF INVENTOR 1	 SIGNATURE OF INVENTOR 2
DATE 1/28/02	DATE 1/28/02